

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF WASHINGTON

In re

Michael Ray Cox, Sarah Lacey Cox
Debtor,

Case No: 25-40406-MJH

DECLARATION IN SUPPORT OF
MOTION TO AVOID LIEN ON
RESIDENTIAL PROPERTY

I, Michael Ray Cox, declareS as follows:

1. I am over the age of eighteen (18) and am competent to testify based upon personal knowledge to the matters stated herein.
2. I am a Debtor in the above entitled case and my wife is the Joint Debtor.
3. The case was filed on October 30, 2023.
4. At the time we filed, I reviewed the estimated value of my home on Zillow.com, which indicated that my home's value is \$1,100,000.
5. At the time we filed our bankruptcy, we owed approximately \$570,000 on a first mortgage serviced by Evergreen Home Loans. It is my understanding based upon a motion for relief from stay that the amount is closer to \$573,000 now.
6. I purchased my home in 2017 and am aware of what similar properties in the area have sold for recently. The value from Zillow is what I would expect my home to sell for at this time.

I declare under penalty of perjury of the laws of the State of Washington and the United States of America that the foregoing is true and correct to the best of my knowledge and belief.

05 / 01 / 2025

Dated _____
At: Puyallup, Washington

Michael R Cox

Michael Ray Cox

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AVOID LIEN ON RESIDENTIAL PROPERTY

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